

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

In re: HORNER, MARGIE M

§ Case No. 22-20293-GLT

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Charles O. Zebley, Jr., chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$143,731.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$114,154.00</u>
Total Distribution to Claimants: <u>\$5,539.85</u>	Claims Discharged Without Payment: <u>\$18,114.53</u>
Total Expenses of Administration: <u>\$1,960.15</u>	

3) Total gross receipts of \$ 7,500.00 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$7,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$126,277.00	\$72,535.27	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,960.15	1,960.15	1,960.15
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	30,983.00	31,186.38	23,654.38	5,539.85
<b>TOTAL DISBURSEMENTS</b>	\$157,260.00	\$105,681.80	\$25,614.53	\$7,500.00

4) This case was originally filed under Chapter 7 on February 18, 2022.  
The case was pending for 23 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/18/2024 By: /s/Charles O. Zebley, Jr.  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
117 Dixon Street, Latrobe, PA 15650	1110-000	7,500.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$7,500.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
6	Bank of America N.A.	4110-000	64,063.00	62,848.18	0.00	0.00
10	Bank of America NA	4110-000	9,930.00	9,687.09	0.00	0.00
NOTFILED	Hyundai Motor Finance	4110-000	26,914.00	N/A	N/A	0.00
NOTFILED	Hyundai Motor Finance	4110-000	25,370.00	N/A	N/A	0.00
NOTFILED	Ally Financial/Bankruptcy	4210-000	N/A		0.00	0.00
NOTFILED	2020 HYUNDAI TUSCON	4210-000	0.00	N/A	N/A	0.00
NOTFILED	2020 Hyundai Tuscon	4210-000	0.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$126,277.00</b>	<b>\$72,535.27</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - Charles O. Zebley, Jr.	2100-000	N/A	1,500.00	1,500.00	1,500.00
Trustee Expenses - Charles O. Zebley, Jr.	2200-000	N/A	24.75	24.75	24.75
Attorney for Trustee Expenses (Trustee Firm) - Charles O. Zebley, Jr., Esquire	3120-000	N/A	38.40	38.40	38.40
Attorney for Trustee Fees (Trustee Firm) - Charles O. Zebley, Jr., Esquire	3110-000	N/A	315.00	315.00	315.00
Other - Metropolitan Commercial Bank	2600-000	N/A	5.00	5.00	5.00
Other - Metropolitan Commercial Bank	2600-000	N/A	13.21	13.21	13.21
Other - Metropolitan Commercial Bank	2600-000	N/A	11.99	11.99	11.99
Other - Metropolitan Commercial Bank	2600-000	N/A	11.57	11.57	11.57
Other - Metropolitan Commercial Bank	2600-000	N/A	12.75	12.75	12.75
Other - Metropolitan Commercial Bank	2600-000	N/A	11.93	11.93	11.93
Other - International Sureties, LTD.	2300-000	N/A	2.85	2.85	2.85
Other - Metropolitan Commercial Bank	2600-000	N/A	12.70	12.70	12.70
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$1,960.15	\$1,960.15	\$1,960.15

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DIRECTV LLC by American InfoSource as agent	7100-000	0.00	77.50	77.50	18.16
2	Discover Bank Discover Products, Inc	7100-000	3,936.00	3,936.49	3,936.49	921.92
3	TD Retail Card Services	7100-000	1,969.00	2,009.49	2,009.49	470.62
4	Citibank, N.A.	7100-000	3,876.00	3,876.83	3,876.83	907.95
5	Capital One Bank (USA) N.A. by American InfoSource as agent	7100-000	1,194.00	1,194.93	1,194.93	279.85
7	Verizon by American InfoSource as agent	7100-000	109.00	107.20	107.20	25.11
8	Quantum3 Group LLC as agent for Comenity Capital Bank	7100-000	2,043.00	2,126.21	2,126.21	497.96
9	Synchrony Bank	7100-000	2,357.00	2,357.35	2,357.35	552.09
11	Jefferson Capital Systems LLC	7100-000	2,725.00	2,725.81	2,725.81	638.38
12	Jefferson Capital Systems LLC	7100-000	1,984.00	1,984.55	1,984.55	464.78
13	Jefferson Capital Systems LLC	7100-000	3,258.00	3,258.02	3,258.02	763.03
NOTFIL	Discover Financial	7100-000	7,532.00	7,532.00	0.00	0.00
NOTFILED	Hyundai Motor Finance	7100-000	0.00	N/A	N/A	0.00
NOTFILED	First Commonwealth Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Excelsa Health	7100-000	0.00	N/A	N/A	0.00
NOTFILED	BBVA Compass	7100-000	N/A	N/A	0.00	0.00
NOTFILED	AmeriCredit/GM Financial	7100-000	N/A	N/A	0.00	0.00
NOTFILED	Hyundai Motor Finance	7100-000	N/A	N/A	0.00	0.00
NOTFILED	Excelsa Health	7100-000	N/A	N/A	0.00	0.00
NOTFILED	First Commonwealth Bank	7100-000	N/A	N/A	0.00	0.00
NOTFILED	Easy Pay/Duvera Collections	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Easy Pay/Duvera Collections	7100-000	unknown	N/A	N/A	0.00
NOTFILED	BBVA Compass	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Discover Financial	7100-000	0.00	N/A	N/A	0.00
NOTFILED	AmeriCredit/GM Financial	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Ally Financial	7100-000	0.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$30,983.00</b>	<b>\$31,186.38</b>	<b>\$23,654.38</b>	<b>\$5,539.85</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 22-20293-GLT

Trustee: (580740) Charles O. Zebley, Jr.

Case Name: HORNER, MARGIE M

Filed (f) or Converted (c): 02/18/22 (f)

§341(a) Meeting Date: 05/06/22

Period Ending: 01/18/24

Claims Bar Date: 09/05/22

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	117 Dixon Street, Latrobe, PA 15650	92,916.00	0.00	7,500.00	FA
2	2020 Hyundai Tuscon	24,250.00	0.00	0.00	FA
3	2020 Hyundai Tuscon	24,250.00	0.00	0.00	FA
4	Various Household Goods & Furnishings	3,000.00	0.00	0.00	FA
5	Miscellaneous Electronics	300.00	0.00	0.00	FA
6	Clothing Location: 117 Dixon Street, Latrobe PA	300.00	0.00	0.00	FA
7	Jewelry	100.00	0.00	0.00	FA
8	2 Dogs & 1 Cat	0.00	0.00	0.00	FA
9	Cash	31.00	0.00	0.00	FA
10	Checking: PNC	1,500.00	0.00	0.00	FA
11	401 (k): Old Republic Insurance Co.	90,000.00	0.00	0.00	FA
12	Term Life Insurance Thorough Employer: Children	0.00	0.00	0.00	FA
12	<b>Assets Totals (Excluding unknown values)</b>	<b>\$236,647.00</b>	<b>\$0.00</b>	<b>\$7,500.00</b>	<b>\$0.00</b>

#### Major Activities Affecting Case Closing:

Trustee collected the unexempt amount. He will review claims and then file a TFR.

Initial Projected Date Of Final Report (TFR): December 31, 2024

Current Projected Date Of Final Report (TFR): February 22, 2023 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 22-20293-GLT  
**Case Name:** HORNER, MARGIE M

**Trustee:** Charles O. Zebley, Jr. (580740)  
**Bank Name:** Metropolitan Commercial Bank  
**Account:** \*\*\*\*\*8985 - Checking Account  
**Blanket Bond:** \$10,301,556.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*5773

**Period Ending:** 01/18/24

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/26/22	{1}	Marigie Horner	Payment of unexempt equity in real estate	1110-000	7,500.00		7,500.00
07/29/22		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		5.00	7,495.00
08/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		13.21	7,481.79
09/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		11.99	7,469.80
10/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		11.57	7,458.23
11/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		12.75	7,445.48
12/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		11.93	7,433.55
01/27/23	101	International Sureties, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/27/2023 FOR CASE #22-20293, Bond No. 016026363	2300-000		2.85	7,430.70
01/31/23		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		12.70	7,418.00
05/24/23	102	Charles O. Zebley, Jr.	Dividend paid 100.00% on \$1,500.00, Trustee Compensation; Reference:	2100-000		1,500.00	5,918.00
05/24/23	103	Charles O. Zebley, Jr.	Dividend paid 100.00% on \$24.75, Trustee Expenses; Reference:	2200-000		24.75	5,893.25
05/24/23	104	Charles O. Zebley, Jr., Esquire	Dividend paid 100.00% on \$38.40, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		38.40	5,854.85
05/24/23	105	Charles O. Zebley, Jr., Esquire	Dividend paid 100.00% on \$315.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		315.00	5,539.85
05/24/23	106	DIRECTV LLC by American InfoSource as agent	Claim No. 1; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		18.16	5,521.69
05/24/23	107	Discover Bank Discover Products, Inc	Claim No. 2; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		921.92	4,599.77
05/24/23	108	TD Retail Card Services	Claim No. 3; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		470.62	4,129.15
05/24/23	109	Citibank, N.A.	Claim No. 4; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		907.95	3,221.20
05/24/23	110	Capital One Bank (USA) N.A. by American InfoSource as agent	Claim No. 5; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		279.85	2,941.35
05/24/23	111	Verizon by American InfoSource as agent	Claim No. 7; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		25.11	2,916.24
05/24/23	112	Quantum3 Group LLC as agent for Comenity Capital Bank	Claim No. 8; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		497.96	2,418.28
05/24/23	113	Synchrony Bank	Claim No. 9; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		552.09	1,866.19
05/24/23	114	Jefferson Capital Systems LLC	Claim No. 11; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		638.38	1,227.81
05/24/23	115	Jefferson Capital Systems LLC	Claim No. 12; Your Account/Ref # ; Dividend	7100-000		464.78	763.03

Subtotals :                      \$7,500.00                      \$6,736.97

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 22-20293-GLT  
Case Name: HORNER, MARGIE M

Trustee: Charles O. Zebley, Jr. (580740)  
Bank Name: Metropolitan Commercial Bank  
Account: \*\*\*\*\*8985 - Checking Account  
Blanket Bond: \$10,301,556.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: \*\*-\*\*\*5773  
Period Ending: 01/18/24

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
			paid on the Claim Amount Allowed				
05/24/23	116	Jefferson Capital Systems LLC	Claim No. 13; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		763.03	0.00

ACCOUNT TOTALS	7,500.00	7,500.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	7,500.00	7,500.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,500.00	\$7,500.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****8985	7,500.00	7,500.00	0.00
	\$7,500.00	\$7,500.00	\$0.00